

PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 4

Complete if Known

Application Number	10/660,644
Filing Date	September 12, 2003
First Named Inventor	J. PRANGE
Art Unit	3626
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0005-US

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code ² (if known)			
NRS		US-5,191,522	03/02/1993	Bosco et al.	
		US-5,573,244	11/12/1996	Mindes	
		US-5,704,045	12/30/1997	King et al.	
		US-5,732,397	03/02/1998	Detore et al.	
		US-5,752,236	05/12/1998	Sexton et al.	
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		US-5,754,980	05/19/1998	Anderson et al.	
		US-5,806,042	09/08/1998	Kelly et al.	
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		US-5,842,148	11/24/1998	Prendergast et al.	
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		US-6,343,272	01/29/2002	Payne et al.	
		US-6,411,936	06/25/2002	Sanders	
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		20010027437	10/04/2001	Turbeville et al.	
		20010028364	10/11/2001	Fredell et al.	
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		20010047325	11/29/2001	Livingston	
		20010053986	12/20/2001	Dick	
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		20020032646	03/14/2002	Sweeney et al.	
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		20020077868	06/20/2002	Javerihac	
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Sheet 2

of

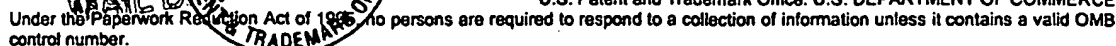
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Complete if Known

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First Named Inventor	J. PRANGE
Art Unit	3626 3629 Neal Sereboff
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0005-US

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		Number- Kind Code ² (if known)			
NRS		20020082874	06/27/2002	Go	
		20020082875	06/27/2002	Best-Devereux	
		20020091553	07/11/2002	Callen et al.	
		20020091624	07/11/2002	Glodjo et al.	
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		20020095317	07/18/2002	McCabe	
		20020099640	07/25/2002	Lange	
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		20020116227	08/22/2002	Dick	
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		20020138307	09/26/2002	Kramer	
		20020143583	10/03/2002	Reader et al.	
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		20020194053	12/19/2002	Barrett et al.	
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		20030004759	01/02/2003	Chapman et al.	
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		20030014342	01/16/2003	Vande Pol	
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		20030078815	04/24/2003	Parsons	
		20030078816	04/24/2003	Filep	
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		20030115128	06/19/2003	Lange et al.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	10/660,644
				Filing Date	September 12, 2003
				First Named Inventor	J. PRANGE
				Art Unit	3626 3629 Neal Sereboff
				Examiner Name	Not Yet Assigned
Sheet	3	of	4	Attorney Docket Number	SRE0005-US

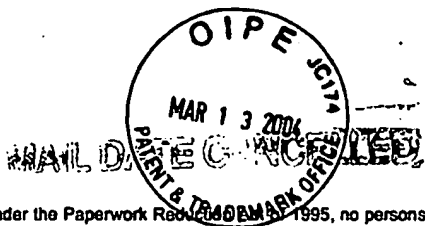
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Examiner Signature	/Neal R Sereboff/	Date Considered	11/29/2006
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Applicant's unique citation designation number (optional). ² See *Kind Codes of USPTO Patent Documents* at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B (10-01)

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known	
		Application Number	10/660,644
		Filing Date	September 12, 2003
		First Named Inventor	J. PRANGE
		Art Unit	3626 3629 Neal Sereboff
		Examiner Name	Not Yet Assigned
Sheet 4	of 4	Attorney Docket Number	SRE0005-US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
NRS		"Questions of reinsurance. A short guide," produced by Swiss Re Publishing (1998), Swiss Reinsurance Company, Mythenquai 50/60, PO Box CH-8022 Zurich, Switzerland	<input type="checkbox"/>
NRS		"Overview of Riskclick," http://www.riskclick.com	<input type="checkbox"/>
NRS		"Reinsurance for the Third Millennium," http://marketing.rl3k.com	<input type="checkbox"/>
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NRS		"Insurance and Reinsurance Industry Business Methods and Software Intellectual Property Prior Art," December 2001 (Lincoln National Reassurance Company)	<input type="checkbox"/>
NRS		"ManageReinsurance User Guide," version 1.1 (December 5, 2001)	<input type="checkbox"/>
NRS		R. GRUNIG and P. HALL, "An introduction to rating casualty business," Swiss Reinsurance Company, Zurich (2000)	<input type="checkbox"/>
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Examiner Signature	/Neal R Sereboff/	Date Considered	11/29/2006
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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Document #: 1277684 v.1

PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO			<div>Complete if Known</div> <table border="1"> <tr> <td>Application Number</td> <td>10/660,644</td> </tr> <tr> <td>Filing Date</td> <td>September 12, 2003</td> </tr> <tr> <td>First Named Inventor</td> <td>J. PRANGE</td> </tr> <tr> <td>Art Unit</td> <td>3626 Neal Sereboff</td> </tr> <tr> <td>Examiner Name</td> <td>Not Yet Assigned</td> </tr> <tr> <td>Attorney Docket Number</td> <td>SRE0005-US</td> </tr> </table>		Application Number	10/660,644	Filing Date	September 12, 2003	First Named Inventor	J. PRANGE	Art Unit	3626 Neal Sereboff	Examiner Name	Not Yet Assigned	Attorney Docket Number	SRE0005-US
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<div>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</div> <div>(use as many sheets as necessary)</div>																
Sheet	1	of	2													

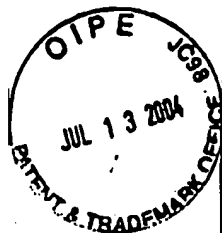
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Examiner Signature	/Neal R Sereboff/	Date Considered	11/29/2006.
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		First Named Inventor	J. PRANGE
		Art Unit	3626 3829 Neal Sereboff
		Examiner Name	Not Yet Assigned
Sheet	2	of	2
		Attorney Docket Number	SRE0005-US

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
NRS		JEAN CORA, "What's New in Cybertalk?," CYBERTALK (OCTOBER 2000), http://www.loma.org/cyboct00.asp	<input type="checkbox"/>
NRS		"The Insurance Industry: The eCommerce Imperative Summary Report," Deloitte & Touche LLP (January 2000); http://www.dttgfsi.com/publications/pdf_files/Insurance.ecommerce.pdf	<input type="checkbox"/>
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Examiner Signature	/Neal R Sereboff/	Date Considered	11/29/2006
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PTO/SB/08A (10-01)

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		Number- Kind Code ² (if known)			
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		US-5,704,029	12/30/1997	Wright, Jr.	
		US-5,758,126	05/26/1998	Daniels et al.	
		US-5,832,465	11/03/1998	Tom	
		US-5,966,716	10/12/1999	Comer et al.	
		US-5,978,820	11/02/1999	Mase et al.	
		US-5,983,268	11/09/1999	Freivald et al.	
		US-6,084,585	07/04/2000	Kraft et al.	
		US-6,137,488	10/24/2000	Kraft et al.	
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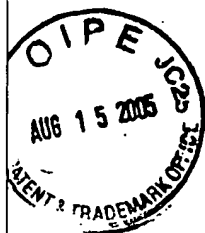
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Examiner Signature	/Neal R Sereboff/	Date Considered	11/29/2006
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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